



THE 2014 RHODE ISLAND GUIDE TO BUYING MEDICARE SUPPLEMENT AND MEDICARE ADVANTAGE PLANS

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INTRODUCTION

The *Rhode Island Guide to Buying Medicare Supplement and Medicare Advantage Plans* is published by the Rhode Island Department of Human Services, Division of Elderly Affairs (DEA), to help you make informed health insurance plan choices.

Individual, confidential counseling for Medicare health and Medicare prescription drug plans (Medicare Part D) is provided by Rhode Island Senior Health Insurance Program (SHIP) volunteer counselors. SHIP is a national partnership designed to help seniors, adults with disabilities, families, and caregivers understand health care cost and coverage. SHIP counselors can discuss Medicare, Medicare Part D, supplemental insurance, Medicare Advantage plans and other health insurance options. To locate the SHIP agency in your area, call DEA at 462-3000, or go to www.dea.ri.gov. TTY users can call 462-0740. You can also call THE POINT, Rhode Island's Aging and Disability Resource Center at 462-4444. TTY users can call 462-4445.

The *Rhode Island Guide to Buying Medicare Supplement and Medicare Advantage Plans* and SHIP are funded by the Centers for Medicare and Medicaid Services (CMS).

THE AFFORDABLE CARE ACT

Enrollment in health insurance plans under the Patient Protection and Affordable Care Act (ACA), commonly referred to as "Obamacare," has begun. The health care exchanges offer persons with no health insurance the opportunity to explore their options and select a plan that fits their budget and health care needs.

Rhode Island has set up a state health care exchange called "HealthSource Rhode Island." For information on health insurance plans in Rhode Island under the Affordable Care Act, call HealthSource Rhode Island at 1-855-840-HSRI (4774), or go to www.healthsourceri.com. The HealthSource Rhode Island offices are located at 70 Royal Little Drive, Providence 02904.

Some seniors remain confused about Obamacare and its impact on Medicare beneficiaries. The law DOES NOT eliminate or substantially change Medicare. In fact, Obamacare has already had a positive impact on the Medicare program. If you have Medicare, a Medicare Supplement Insurance (Medigap) policy, or a Medicare Advantage plan, you are considered to be covered. In other words, you do not have to take any action to comply with the law. Medicare coverage is protected under the health care law. You will not have to replace your coverage.

THE AFFORDABLE CARE ACT

Under the provisions of ACA, persons who reach the “donut hole” in their Part D plans receive specified discounts on name brand and generic medications. Beneficiary copayments will gradually decrease until 2020, when beneficiaries will have a 25 percent copayment for both name brand and generic drugs while they are in the “donut hole.” This benefit will not change as a result of the health insurance exchange program.

The new health care law also added preventive services such as screenings for colon cancer, wellness visits, and mammograms. The Affordable Care Act also reduced the beneficiary copayments for mental health services. These benefits will not be affected by the health care exchanges.

The Medicare open enrollment period is still October 15 through December 7 of each year. The open enrollment period offers beneficiaries the opportunity to look at their Medicare health plans and Part D coverage to make sure that they are getting the most appropriate coverage at an affordable price. To sum it up, the health insurance marketplace is not for persons with Medicare coverage. Do not drop your Medicare coverage. Be alert to scam artists that tell you that they need your personal medical or financial information to send you a new Medicare card, as a result of the Affordable Care Act.

If you have questions about your benefits, call 1-800-MEDICARE (1-800-633-4227), or go to www.medicare.gov. The TTY number is 1-877-486-2048.

MEDICARE BASICS

Medicare is the nation’s health insurance program for people 65 and older, and younger people who are disabled or who have end stage renal disease. Medicare consists of four parts: Part A (Hospital Insurance), Part B (Medical Insurance), Part C (Medicare Advantage Insurance Plans) and Medicare Part D (Medicare Prescription Drug Plans). Almost all persons age 65 and older are automatically entitled to Medicare Part A if they or their spouse are eligible for Social Security or Railroad Retirement.

Part A covers inpatient hospital care, skilled nursing facility, home health and hospice care. Part B is optional insurance that complements Part A coverage. Part B covers physician services, outpatient hospital services, home health, durable medical equipment, laboratory and x-rays, ambulance and other services. In most cases, there’s no cost for Part A; however it requires cost sharing, such as deductibles and coinsurance. Those who enroll in Part B pay a monthly premium, as well as 20% of most fees after meeting an annual deductible.

MEDICARE BASICS

It is important to note that Medicare will not cover all of your medical expenses. Medicare beneficiaries can choose to get their coverage through traditional, fee-for-service Medicare, or through Medicare Advantage (MA) plans. Medicare pays MA plans a set fee for each member to cover all Medicare services. Generally, members of Medicare Advantage Plans agree to receive all covered services through the plan's network of providers or by referrals made through the plan.

Beneficiaries can also choose additional coverage by purchasing a Medicare supplement insurance plans. More details about MA and Medicare supplement insurance (Medipag) plans are available in the guide.

New Medicare beneficiaries should take advantage of a *Welcome to Medicare* physical exam within the first 12 months of joining Medicare. This exam includes a review of your health, education about maintaining good health and wellness, referrals for other care if needed, and counseling about preventive services. Under the provisions of the Affordable Care Act, Medicare beneficiaries can get an annual *Wellness* exam with no co-payment. Other preventive services offered at no cost under ACA include cardiovascular, colorectal, diabetes and prostate cancer screenings, bone mass measurement, diabetes self-management training, flu shots, glaucoma tests, Pap tests and pelvic exams, medical nutrition therapy, mammograms, HIV screening, Hepatitis B shots, pneumococcal shots, flu shots and smoking cessation programs. For more information go to www.medicare.gov, or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

A word about Medicare fraud, waste and abuse: Medicare and Medicaid fraud, waste and abuse and healthcare billing errors impact everyone. They contribute to the rising cost of healthcare and diminish the quality of healthcare. The Centers for Medicare and Medicaid Services (CMS) estimates that \$60 billion each year is lost to Medicare and Medicaid fraud, waste, and abuse. Protect your Medicare information. Recognize Medicare fraud. Report Medicare fraud.

The Rhode Island Senior Medicare Patrol (SMP) program helps Medicare beneficiaries to get the most out of their healthcare. More importantly, beneficiaries learn how to recognize and report fraud, waste, and abuse. For information on Rhode Island SMP, call the Rhode Island Department of Human Services, Division of Elderly Affairs (DEA) at 401-462-0931. TTY users can call 401-462-0740, or visit the DEA web site at www.dea.ri.gov.

NOTE: Rhode Island SMP is supported by Grant #90MPO166/02 from the Administration for Community Living (ACL). The contents of this guide are solely the responsibility of the Rhode Island Division of Elderly Affairs and do not represent the official views of ACL.

OPTIONS FOR PAYING HEALTH CARE COSTS

Q. *What are some of the expenses Medicare does not cover?*

A. Generally speaking, there are five costs not covered by Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance).

1. If you are admitted to the hospital, you must pay the first \$1,216 (Part A deductible) for days 1-60 of a hospital stay. You are also responsible for paying \$304 daily for days 61 through 90 of a hospital stay and \$608 daily for Lifetime Reserve Days 91 through 150. You are responsible for all costs after day 150.

2. If you need skilled nursing or rehabilitation in a skilled nursing facility, you do not pay for days 1 through 20. You must pay \$152 daily from days 21 through 100 of a covered stay in a skilled nursing facility.

3. You have to pay the first \$147 a year (Part B deductible) for the allowable cost of medical services such as doctors' office visits, surgery, anesthesia, out-of-hospital x-rays and lab tests, durable medical equipment, prosthetic devices, ambulance transportation, chiropractic services, and hospital outpatient and accident room services.

4. You have to pay 20% (Part B co-insurance) of the approved charges for these medical services after you pay the \$147 deductible.

5. Medical expenses not covered by Medicare:

- Hearing aids and eyeglasses
- Personal or custodial care in nursing homes
- Cost of medical services above what Medicare determines as allowable
- Routine dental care
- Out-of-hospital prescription drugs
- Private duty nursing and homemaker service
- First three pints of blood (if not replaced).

Q. *What is Medicare supplement insurance?*

A. Medicare supplement insurance, sometimes referred to as Medigap insurance, is private health insurance designed to supplement Medicare benefits to pay some of the deductibles, co-payments and other expenses Medicare does not pay. You must understand Medicare before you can understand Medicare supplement insurance. Call 1-800-MEDICARE (1-800-633-4227) for a free copy of *Medicare and You 2014*. TTY users can call 1-877-486-2048. You can also log onto www.medicare.gov.

OPTIONS FOR PAYING HEALTH CARE COSTS

Q. *What are Medicare Advantage insurance plans?*

A. A Medicare Advantage Plan is another Medicare health plan choice you may have as part of Medicare. Medicare Advantage Plans, sometimes called “Part C” or “MA Plans,” are offered by private companies approved by Medicare. If you join a Medicare Advantage Plan, the plan will provide all of your Part A (Hospital Insurance) and Part B (Medical Insurance) coverage. Medicare Advantage Plans may offer extra coverage, such as vision, hearing, dental, and/or health and wellness programs. Most include Medicare prescription drug coverage (Part D).

NOTE: The deductible and co-payment amounts for Medicare Part A and Medicare Part B apply to services that will be received in 2014. They are subject to change each year. Beneficiaries may also pay a higher monthly Part B premium if their income exceeds \$85,000 for a single person and \$170,000 for a couple, as reported on Federal tax returns.

Q. *What is the difference between Medicare and Medicaid?*

A. Generally, Medicare is a federal health insurance program for people 65 or older, or who have received Social Security Disability Income (SSDI) for 24 months, or who have kidney failure. Medicaid (Medical Assistance) is a federal-state program for medical care for low-income people who have limited resources. In Rhode Island, if you’re 65 or older, blind or disabled with a gross monthly income of less than \$825 for a single person and \$867 for a married couple and have less than \$4,000 in resources for a single person and \$6,000 for a married couple, you may qualify for Medical Assistance. If you are eligible, you don’t need any other health insurance policy. You will need coverage for prescription drugs. Apply at your local Rhode Island Department of Human Services office. Contact THE POINT at 401-462-4444 for additional assistance. TTY users can call 401-462-4445.

Q. *What if I do not qualify for Medical Assistance?*

A. The safest course of action is to choose one Medicare supplement insurance policy or a Medicare Advantage plan that’s best for you. Medicare supplement insurance policies are stated in terms of Medicare deductibles and co-payment amounts, rather than in terms of fixed benefit amounts.

Q. *I've heard about programs called QMB and SLMB. What are they about?*

A. The Medicare Premium Payment program (MPP), the Qualified Medicare Beneficiary (QMB) and Specified Low-Income Medicare Beneficiary (SLMB) programs provide for the state to pay the Medicare medical insurance premiums for limited income persons with few cash resources.

Under QMB, the state pays both the Part A (if necessary) premium and the Part B premium of \$104.90 per month in 2014. Individuals must have a gross monthly income under \$951 to qualify for QMB. Couples must have income less than \$1,281. Anyone who qualifies for QMB also qualifies for Medical Assistance.

Individuals eligible for SLMB must have a monthly income below \$1,137. Married couples must have incomes below \$1,533. SLMB pays the Medicare Part B medical insurance premium.

The Qualifying Individuals-1 (QI-1) program pays the Part B premium, if state funds are available, for individuals with incomes under \$1,277 per month. Married couples may qualify if their monthly income does not exceed \$1,722.

Resources for a single person cannot exceed \$7,080, or \$10,620 for a married couple, in order to qualify for QMB, SLMB, or QI-1 MPP programs.

NOTE: Be careful when applying for SLMB if you are already enrolled in, or are applying for, Medical Assistance. The additional income you get in your Social Security benefit check by the state paying your Medicare premiums might affect your eligibility for Medical Assistance. Applications for these programs can be filed at your local office of the Department of Human Services

Q. *How many Medicare supplement plans are there?*

A. In Rhode Island, insurers may offer one or several of the standard Medicare supplement plans. These standard plans include a basic policy (Plan A) which provides a core benefit package. Each of the other plans has a different combination of additional benefits (and a different letter designation), but they all include the core package. Insurers may not change the combination of benefits in any of the standard policies, or change the plan letter designations. This means that any insurer offering Plan C, for example, is offering the exact same combination of benefits as every other insurer that sells Plan C. If you get supplemental coverage through a former employer, or a union, it may give you a few extra benefits. No matter which choice you make in supplemental insurance, don't think that all your health care bills will be covered by Medicare and your Medicare supplemental insurance. They won't. Some costs will still be left for you to pay out-of-pocket.

OPTIONS FOR PAYING HEALTH CARE COSTS

Q. *When can I sign up for Medicare supplement insurance?*

- A.** Federal law guarantees those 65 and older the opportunity to enroll in Medicare supplement plans for six months immediately following enrollment in Medicare medical insurance (Part B). This is a very important opportunity. During this period, you may enroll in any of the Medicare supplement plans that are offered regardless of any existing medical problems you have. Please note that insurers can no longer offer plans H, I, and J to new subscribers. Those who elect to stay in these plan options can do so, but they must realize that these options are not “creditable coverage” under the Medicare Prescription Drug Program (Medicare Part D). Medicare Part D is discussed in more detail later on in this booklet.

Q. *How much do Medicare supplements cost?*

- A.** Depending on the plan you choose, a Medicare supplement insurance policy cost can range from approximately \$1,200 to several thousands of dollars a year. The prices quoted in this booklet apply to Medicare beneficiaries age 65 and older. *Most plans are NOT available to beneficiaries under 65. When they are available, the cost is sometimes more.*

Q. *Should I get a Medicare supplement?*

- A.** You could. Or, you could choose to enroll in a Medicare Advantage plan. You could also choose to pay “out-of-pocket” for expenses not paid by Medicare by not enrolling in either a supplemental or Medicare Advantage plan. When you make the latter choice, you assume the financial risk for all other hospital and medical expenses not paid by Medicare. You pay “out-of-pocket” for anything not covered by Medicare. A healthy Medicare beneficiary who has not been hospitalized in the past several years and who seldom needs medical care would be a better candidate to decline Medicare supplement or Medicare Advantage plan. A person who is under regular medical care, is likely to be hospitalized, and who is taking prescriptions for a variety of illnesses should seriously consider purchasing a health insurance plan that helps them pay the expenses that Medicare does not pay.

OPTIONS FOR PAYING HEALTH CARE COSTS

Q. *What is the difference between “issue age,” “attained age,” and “community rated age?”*

A. In the rate charts found in this booklet, you will see that some insurance companies charge different rates depending on the age of their customers.

Issue age means that your initial premium is based on your age when you buy your policy. Your rate will not increase because you get older. It will increase only if the company receives approval for a rate increase for all Rhode Island policyholders.

Attained age also means that your initial premium is based on your age when you buy the policy. However, your rate is subject to automatic increases as you get older. In addition, the rate may increase if the insurance company receives approval for a rate increase for all Rhode Island policyholders.

Community rated means that the premium is the same, regardless of age.

Q. *What is assignment?*

A. Assignment means that the doctor receives the payment directly from Medicare and agrees to accept the amount that Medicare approves for covered services. The doctor may only charge the patient (or the patient’s insurance) for any of the \$147 deductible that has not been met and 20 percent coinsurance. Doctors or suppliers who participate in Medicare have agreed to accept assignment on all Medicare claims. Rhode Island Assignment Law 5-37-5.1 prohibits *physicians* from charging Medicare beneficiaries more than the amount of money that Medicare approves for covered services.

Q. *Are there any other hints on how to buy a good Medicare supplement?*

A. Deductibles aren’t necessarily bad. True, a deductible means that you pay a certain amount yourself before your insurance pays anything. But, by not providing *first dollar* coverage, a company can charge you a lower premium. You may switch from one Medicare supplement plan to another without facing pre-existing condition exclusion if you satisfied the exclusion under your prior policy. Not all policies are available to everyone. Some policies require that you belong to a national senior organization and some have periodic open enrollment. Federal law allows you a 30-day *free look* at Medicare supplement policies. If you return the policy within 30 days, the insurance company must refund your money. Buy from a company licensed in Rhode Island. If you buy from a Rhode Island-licensed company and you subsequently have a problem, The Rhode Island Department of Business Regulation (DBR) may be able to offer you assistance. Their telephone number is 462-9520. If the company is not licensed in Rhode Island, DBR may not be able to help you. All companies listed in this guide are licensed in Rhode Island.

OPTIONS FOR PAYING HEALTH CARE COSTS

Q. *Do I have other options?*

A. Employers with 20 or more employees must offer their workers 65 and older the same health benefits as they offer to their younger employees. Keeping this employer-sponsored coverage is usually the best option available for older workers and their dependents. Workers and their spouses who are covered by good employer-sponsored medical insurance do not need to buy Medicare medical insurance (Part B). Your cost can depend on when you were eligible for, or when you enrolled in Medicare Part B. When they are no longer working, or their spouse stops working, they may buy Medicare medical insurance at its current base rate immediately. Delayed enrollment in Medicare Part B until it is truly needed preserves your rights to your initial Medicare Medigap enrollment period.

Q. *Can anyone help me sort through my health insurance options?*

A. The Rhode Island Department of Human Services, Division of Elderly Affairs (DEA) has several options to help answer your questions or problems relating to medical coverage in your later years. Trained volunteer Senior Health Insurance Program (SHIP) counselors can help you understand the difference between supplemental insurance and Medicare Advantage organizations, the difference in coverage among standard Medicare supplement plans, Medicare prescription drug plans (Medicare Part D) and other programs that help you to pay for your health care. To contact a SHIP volunteer in your area, call DEA at 462-3000. TTY users can call 462-0740. Beneficiaries may also call THE POINT, Rhode Island's Aging and Disability Resource Center at 462-4444. TTY users can call 462-4445.

2014 MEDICARE PART A BENEFITS

Services	Benefit	Medicare Pays	You Pay
HOSPITALIZATION: Semiprivate room and board, general nursing and other hospital services and supplies.	First 60 Days 61 st to 90 th day 91 st to 150 th day Beyond 150 days	All but \$1,216 All but \$304 All but \$608 \$0	\$1,216 \$304 \$608 All cost
SKILLED NURSING FACILITY CARE: Semiprivate room and board, skilled nursing and rehabilitative services and other services and supplies.	First 20 days Additional 80 days Beyond 100 days	100% of approved Amount All but \$152 per day \$0	\$0 \$Up to \$152 per day All costs
HOME HEALTH CARE: Part-time or intermittent skilled care, home health aide services, durable medical equipment and supplies and other services.	Doctor or health care provider must order your care and care must be provided by a Medicare-certified home health agency. Must be homebound.	100% of approved amount; 80% of approved amount for durable medical equipment.	Nothing for services; 20% of approved amount for durable medical equipment.
HOSPICE CARE: Pain relief, symptom management and support services for terminally ill.	Doctor must certify that the beneficiary is expected to live 6 months or less. Service must be provided in a Medicare-approved facility or in your home.	Coverage includes drugs for pain relief and symptom management, medical nursing, social services, durable medical equipment, spiritual and grief counseling.	Hospice may not pay for a stay in a facility unless the hospice medical team determines that you need short term inpatient stay for pain and symptom management that cannot be addressed at home.
BLOOD:	In most cases, if hospital gets blood from a blood bank, there is no charge. If hospital has to buy blood, you must pay for the first three pints or replace the three pints by donation.	All but the first three pints per calendar year.	May be responsible for the first three pints.
RELIGIOUS NON-MEDICAL HEALTH CARE INSTITUTION (INPATIENT CARE)	Medicare will cover the non-medical, non-religious health care items and services (such as room and board) for persons who qualify for hospital or skilled nursing facility but for whom medical care isn't in agreement with their religious beliefs.	Costs as defined for skilled nursing facilities.	Medicare does not cover religious aspects of care

2014 MEDICARE PART B SERVICES

Services	You Pay
Part B Deductible	You pay \$147 per year
Blood	In most cases, the provider gets blood from a blood bank at no charge, and you will not have to pay for it, or replace it. However, you will pay a co-payment for the blood processing and handling services for every unit of blood you get, and the Part B deductible applies. If the provider has to buy blood for you, you must pay either the provider's costs for the first three units of blood that you get in calendar year, or have the blood donated by you or somebody else. You pay a co-payment for additional units of blood you get as an outpatient (after the first three), and the Part B deductible applies.
Clinical Laboratory Services	You pay \$0 for Medicare-approved services.
Home Health Services	You pay \$0 for Medicare-approved services. You pay 20% of the Medicare-approved amount for durable medical equipment.
Medical and Other Services	You pay 20% of the Medicare-approved amount for most doctor services (including doctor services while you are a hospital inpatient), outpatient therapy*, and durable medical equipment.
Mental Health Services	You pay 35% of the Medicare-approved amount for most outpatient mental health care.
Other Covered Services	You pay co-payment or coinsurance amounts.
Outpatient Hospital Services	You pay a coinsurance (for doctor's services), or a co-payment amount for most outpatient hospital services. The co-payment for a single service can't be more than the amount of the inpatient hospital deductible.

NOTE: There may be limits on physical therapy, occupational therapy, and speech and language pathology services. If so, there may be exceptions to these limits. All Medicare Advantage Plans must cover these services. Costs vary by plan and may be either higher or lower than those noted above. Please refer to the coverage cited in your plan information package.

2014 MEDICARE PREVENTIVE SERVICES

If you have Original Medicare, you pay no coinsurance or deductible for certain preventive services if your doctor participates in Medicare. You may have costs for some of these preventive services if your doctor makes a diagnosis during the service or does additional tests or procedures. For example, if your doctor removes a polyp during a colonoscopy, the colonoscopy will be considered to be diagnostic and costs may apply. Medicare covers preventive care whether or not you are in Original Medicare, or a Medicare Advantage Plan. Call your Medicare Advantage Plan for details.

For more details about these Medicare preventive benefits, please refer to the *2014 Medicare and You* handbook.

Services Medicare Covers Without a Deductible or Coinsurance:

Welcome To Medicare Exam
Annual Wellness Visit
Breast Cancer Screenings
Heart Disease Screenings
Osteoporosis Screening
Diabetes Screenings
Colon Cancer Screenings
Vaccinations (Pneumonia, Flu, and Hepatitis B)
Smoking Cessation
Cervical Cancer Screenings
Prostate Cancer Screenings
Medical Nutrition Therapy
Glaucoma Screening
Colon Cancer Screening: Barium Enema
Prostate Cancer Screening
Digital Rectum Exam

MEDICARE SUPPLEMENT INSURANCE RATES (MEDIGAP) FOR RHODE ISLAND

Insurance rates are subject to increase in future years based on changes in Medicare deductible amounts, higher cost of medical services, increased utilization of medical services, and other forces which drive health care costs.

This guide shows Medicare supplemental insurance plan rates for persons at age 65, 70, 75, and 80. You may contact companies individually for those in-between rates, if applicable. Ask about any discounts available for payment in advance, pre-authorized withdrawal from your savings or checking accounts, e-mail payments, husband/wife coverage, or any other preferred rates a company may offer.

Rates are shown for those companies that replied to a letter of request from the Rhode Island Department of Human Services, Division of Elderly Affairs, for the most current premiums for Medigap plans offered in Rhode Island.

NOTE: Rates published in this guide are based on information provided by the insurance companies in response to an annual survey conducted by the Rhode Island Department of Human Services, Division of Elderly Affairs. The rates are accurate based on available information on January 1, 2014. Medigap rates shown in this guide are rounded to the nearest dollar. Rates are subject to change. Check with the insurance company to verify their rates.

COVERAGE-MEDIGAP PLANS

Medigap Benefits	A	B	C	D	F*	G	K**	L**	M	N
Part A Coinsurance	X	X	X	X	X	X	X	X	X	X
Up to 365 Days	X	X	X	X	X	X	X	X	X	X
Part B Coinsurance	X	X	X	X	X	X	X	X	X	X
Blood	X	X	X	X	X	X	X	X	X	X
Hospice Care Coinsurance	X	X	X	X	X	X	X	X	X	X
Skilled Nursing Coinsurance			X	X	X	X	50%	75%	X	X
Part A Deductible		X	X	X	X	X	50%	75%	50%	X
Part B Deductible			X		X	X				
Part B Excess Charges					X	X				
Foreign Travel Emergency (Up to Plan Limits)			X	X	X	X			X	X

MEDICARE SUPPLEMENT INSURANCE PLANS-MONTHLY PREMIUMS

AARP Medicare Supplement Insurance Plans *Community Rated*
Insured by UnitedHealthcare Insurance Company
1-800-523-5800

Non-Tobacco Rates

Plan	Standard Rate (Base Rate)	Tier 1 Rate	Tier 2 Rate
A	\$108	\$119	\$162
B	\$163	\$180	\$245
C	\$196	\$215	\$294
F	\$197	\$216	\$295
K	\$69	\$76	\$104
L	\$109	\$120	\$163
N	\$124	\$136	\$186

Tobacco Rates

Plan	Standard Rate (Base Rate)	Tier 1 Rate	Tier 2 Rate
A	\$119	\$131	\$179
B	\$180	\$198	\$269
C	\$215	\$237	\$323
F	\$216	\$238	\$324
K	\$76	\$83	\$114
L	\$120	\$132	\$179
N	\$136	\$150	\$204

PLAN NOTES: You may qualify for early enrollment discounts based on your age and Medicare Part B effective date. The enrollment discount is applied to the current standard rate. The standard rate usually changes every year. The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount percentage reduces three percent (3%) each year on the anniversary date of your plan until the discount runs out.

Blue Cross/Blue Shield of Rhode Island Plan 65 Supplement Insurance Plans
Community Rated
401-351-BLUE (2583) 1-800-505-BLUE (2583)

Plan 65 Medicare Supplement Insurance (Medigap) Rates

2014 Rates	Plan A	Plan B*	Plan C
Discount Rate*	\$135		\$208
Regular Rate	\$150	\$141	\$231
First Year Age-in Rate (30% discount)	\$105		\$162
Second Year Age-in Rate (20% discount)	\$120		\$185
Third Year Age-in Rate (10% discount)	\$135		\$208

PLAN 65 Select Rates

2014 Rates	Select B*	Select C	Select L*
Regular Rate	\$125	\$160	\$133
Transfer Rate	\$152	\$218	
First Year Age-in Rate (30% discount)		\$112	
Second Year Age-in Rate (20% discount)		\$128	
Third Year Age-in Rate (10% discount)		\$144	

NOTE: *Designates that the plan is currently closed to new enrollment.

Colonial Penn Insurance/Bankers Life & Casualty**1-800-800-2254***Attained Age*

Age	Plan A	Plan B	Plan F	Plan F-HD	Plan G	Plan K	Plan L	Plan M	Plan N
65 Preferred Female	\$108	\$133	\$148	\$36	\$135	\$58	\$93	\$117	\$85
70	\$132	\$162	\$179	\$44	\$166	\$70	\$112	\$144	\$109
75	\$160	\$195	\$218	\$53	\$204	\$88	\$136	\$178	\$140
80	\$187	\$228	\$259	\$63	\$245	\$108	\$164	\$213	\$173

Age	Plan A	Plan B	Plan F	Plan F-HD	Plan G	Plan K	Plan L	Plan M	Plan N
65 Preferred Male	\$120	\$147	\$166	\$40	\$149	\$64	\$104	\$129	\$94
70	\$146	\$179	\$199	\$49	\$184	\$78	\$124	\$160	\$122
75	\$178	\$217	\$242	\$59	\$226	\$98	\$151	\$198	\$155
80	\$208	\$253	\$288	\$70	\$273	\$120	\$182	\$237	\$193

Age	Plan A	Plan B	Plan F	Plan F-HD	Plan G	Plan K	Plan L	Plan M	Plan N
65 Standard Female	\$120	\$147	\$165	\$40	\$149	\$64	\$104	\$129	\$94
70	\$146	\$179	\$199	\$49	\$184	\$78	\$124	\$160	\$122
75	\$178	\$217	\$242	\$59	\$226	\$98	\$151	\$198	\$155
80	\$208	\$253	\$288	\$70	\$273	\$120	\$182	\$237	\$193

Age	Plan A	Plan B	Plan F	Plan F-HD	Plan G	Plan K	Plan L	Plan M	Plan N
65 Standard Male	\$133	\$164	\$183	\$45	\$166	\$71	\$115	\$144	\$105
70	\$163	\$199	\$221	\$54	\$204	\$87	\$138	\$178	\$135
75	\$198	\$240	\$268	\$65	\$251	\$108	\$168	\$220	\$173
80	\$231	\$281	\$320	\$78	\$303	\$134	\$202	\$263	\$214

NOTE: *HD designates a High-Deductible Plan.

Combined Insurance Company 1-800-544-5531*Attained Age*

Age	Plan A (Female-NT)	Plan F (Female-NT)	Plan N (Female-NT)
65	\$106	\$152	\$106
70	\$137	\$198	\$139
75	\$169	\$241	\$169
80	\$191	\$273	\$191
Age	Plan A (Male-NT)	Plan F (Male-NT)	Plan N (Male-NT)
65	\$117	\$168	\$117
70	\$153	\$219	\$153
75	\$186	\$266	\$186
80	\$211	\$301	\$211

NOTE-The designation NT refers to Non-Tobacco users; T refers to Tobacco users.**Continental Life Insurance Company
1-888-875-4463***Attained Age*

Age	Plan A (Preferred Female)	Plan A (Preferred Male)	Plan A (Standard Female)	Plan A (Standard Male)
65	\$94	\$109	\$105	\$121
70	\$107	\$123	\$119	\$136
75	\$125	\$144	\$139	\$160
80	\$138	\$158	\$153	\$176
Age	Plan B (Preferred Female)	Plan B (Preferred Male)	Plan B (Standard Female)	Plan B (Standard Male)
65	\$119	\$137	\$132	\$152
70	\$137	\$161	\$155	\$179
75	\$157	\$181	\$175	\$201
80	\$173	\$199	\$193	\$221
Age	Plan F (Preferred Female)	Plan F (Preferred Male)	Plan F (Standard Female)	Plan F (Standard Male)
65	\$138	\$159	\$154	\$177
70	\$155	\$178	\$172	\$198
75	\$178	\$205	\$198	\$228
80	\$193	\$224	\$214	\$246

Continental Life Insurance Company
1-888-875-4463
(Continued)

Attained Age

Age	Plan F-HD (Female Preferred)	Plan F-HD (Male Preferred)	Plan F-HD (Female Standard)	Plan F-HD (Male Standard)
65	\$54	\$63	\$60	\$69
70	\$61	\$70	\$68	\$78
75	\$70	\$81	\$78	\$90
80	\$76	\$87	\$84	\$97

NOTE-*HD designates a High-Deductible Plan.

Globe Life and Accident Insurance Company
1-800-801-6831

Attained Age

Age	Plan A	Plan B	Plan C	Plan F
65	\$77	\$115	\$129	\$131
70	\$104	\$149	\$163	\$165
75	\$111	\$168	\$190	\$192
80	\$113	\$171	\$200	\$202

Humana Insurance Company
1-866-645-7322 TTY 711

Attained Age

Age	Plan A Female	Plan A Male	Plan B Female	Plan B Male	Plan C Female	Plan C Male
65	\$117	\$117	\$127	\$127	\$146	\$146
70	\$133	\$142	\$145	\$154	\$167	\$177
75	\$154	\$172	\$168	\$187	\$193	\$215
80	\$180	\$203	\$196	\$221	\$226	\$254

Age	Plan F Female	Plan F Male	Plan F (HD) Female	Plan F (HD) Male	Plan K Female	Plan K Male	Plan L Female	Plan L Male
65	\$149	\$149	\$57	\$57	\$69	\$69	\$97	\$98
70	\$170	\$181	\$65	\$69	\$79	\$84	\$112	\$118
75	\$197	\$220	\$77	\$84	\$94	\$102	\$133	\$144
80	\$230	\$259	\$88	\$98	\$107	\$120	\$151	\$169

Age 65

Premium	Plan A	Plan B	Plan F	Plan F-HD	Plan N
A	\$177 (Female-NT)	\$164 Female-NT	\$186 Female-NT	\$35 Female- NT	\$142 Female-NT
A	\$135 Male-NT	\$189 Male-NT	\$214 Male-NT	\$40 Male-NT	\$164 Male-NT
I	\$465 Female-NT				
I	\$535 Male-NT				

Age 70

Premium	Plan A	Plan B	Plan F	Plan F-HD	Plan N
A	\$141 Female-NT	\$203 Female-NT	\$232 Female-NT	\$45 Female-NT	\$182 Female-NT
A	\$162 Male-NT	\$233 Male-NT	\$267 Male-NT	\$52 Male-NT	\$209 Male-NT

Age 75

Premium	Plan A	Plan B	Plan F	Plan F-HD	Plan N
A	\$150 Female-NT	\$223 Female-NT	\$263 Female-NT	\$57 Female-NT	\$210 Female-NT
A	\$173 Male-NT	\$256 Male-NT	\$303 Male-NT	\$65 Male-NT	\$241 Male-NT

Age 80

Premium	Plan A	Plan B	Plan F	Plan F-HD	Plan N
A	\$150 Female-NT	\$226 Female-NT	\$290 Female-NT	\$70 Female-NT	\$235 Female-NT
A	\$173 Male-NT	\$260 Male-NT	\$333 Male-NT	\$81 Male-NT	\$270 Male-NT

NOTE: The designation NT refers to Non-Tobacco users; T refers to Tobacco users.
NOTE: *HD designates a High-Deductible Plan.

Mutual of Omaha Insurance Company
1-800-369-3849

Attained Age

Age	Plan A Female Non- Tobacco	Plan C Female Non- Tobacco	Plan D Female Non- Tobacco	Plan F Female Non- Tobacco	Plan A Male Non- Tobacco	Plan C Male Non- Tobacco	Plan D Male Non- Tobacco	Plan F Male Non- Tobacco
65	\$124	\$151	\$149	\$153	\$142	\$173	\$171	\$176
70	\$147	\$179	\$177	\$181	\$169	\$205	\$203	\$208
75	\$171	\$208	\$206	\$211	\$196	\$239	\$236	\$242
80+	\$196	\$239	\$237	\$243	\$226	\$275	\$272	\$279
Age	Plan A Female Tobacco	Plan C Female Tobacco	Plan D Female Tobacco	Plan F Female Tobacco	Plan A Male Tobacco	Plan C Male Tobacco	Plan D Male Tobacco	Plan F Male Tobacco
65	\$142	\$173	\$171	\$176	\$163	\$199	\$197	\$202
70	\$169	\$205	\$203	\$208	\$194	\$236	\$234	\$239
75	\$196	\$239	\$236	\$242	\$225	\$275	\$272	\$279
80+	\$226	\$275	\$272	\$279	\$260	\$316	\$313	\$321

NOTE: The designation NT refers to Non-Tobacco users; T refers to Tobacco users.

Transamerica Life Insurance Company
1-800-247-1771

Issue Age

Age	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan K	Plan L	Plan M	Plan N
65	\$80	\$107	\$126	\$118	\$128	\$118	\$59	\$87	\$107	\$101
70	\$104	\$136	\$160	\$151	\$160	\$152	\$73	\$108	\$134	\$126
75	\$133	\$170	\$200	\$185	\$200	\$187	\$92	\$136	\$167	\$158
80	\$172	\$219	\$258	\$241	\$261	\$243	\$120	\$178	\$219	\$206

NOTE: All rates are non-tobacco. Monthly rates are effective if you apply for the Smart Rewards payment discount plan with an annual payment or automatic monthly deductions from a bank account or credit card payment.

Age 65

Premium	Plan A	Plan B	Plan C	Plan D	Plan F	Plan F-HD
A	\$109 Female-NT	\$159 Female-NT	\$181 Female-NT	\$167 Female-NT	\$182 Female-NT	\$29 Female-NT
A	\$125 Male-NT	\$183 Male-NT	\$208 Male-NT	\$192 Male NT	\$209 Male-NT	\$33 Male-NT
I		\$467 Female-NT				\$198 Female-NT
I		\$537 Male-NT				\$228 Male-NT

Age 65

Premium	Plan G	Plan K	Plan L	Plan N
A	\$168 Female-NT	\$86 Female-NT	\$121 Female-NT	\$138 Female-NT
A	\$193 Male-NT	\$99 Male-NT	\$139 Male-NT	\$159 Male-NT

Age 70

Premium	Plan A	Plan B	Plan C	Plan D	Plan F	Plan F-HD
A	\$131 Female-NT	\$196 Female-NT	\$226 Female-NT	\$213 Female-NT	\$227 Female-NT	\$38 Female-NT
A	\$151 Male-NT	\$225 Male-NT	\$259 Male-NT	\$244 Male-NT	\$260 Male-NT	\$43 Male-NT

Age 70

Premium	Plan G	Plan K	Plan L	Plan N
A	\$213 Female-NT	\$114 Female-NT	\$161 Female-NT	\$177 Female-NT
A	\$245 Male-NT	\$131 Male-NT	\$185 Male-NT	\$204 Male-NT

Age 75

Premium	Plan A	Plan B	Plan C	Plan D	Plan F	Plan F-HD
A	\$140 Female-NT	\$215 Female-NT	\$255 Female-NT	\$242 Female-NT	\$257 Female-NT	\$47 Female-NT
A	\$160 Male-NT	\$248 Male-NT	\$294 Male-NT	\$279 Male-NT	\$295 Male-NT	\$54 Male-NT

Age 75

Premium	Plan G	Plan K	Plan L	Plan N
A	\$243 Female-NT	\$127 Female-NT	\$179 Female-NT	\$204 Female-NT
A	\$280 Male-NT	\$146 Male-NT	\$205 Male-NT	\$234 Male-NT

Age 80

Premium	Plan A	Plan B	Plan C	Plan D	Plan F	Plan F-HD
A	\$140 Female-NT	\$219 Female-NT	\$280 Female-NT	\$268 Female-NT	\$282 Female-NT	\$53 Female-NT
A	\$161 Male-NT	\$251 Male-NT	\$322 Male-NT	\$308 Male-NT	\$324 Male-NT	\$61 Male-NT

Age 80

Premium	Plan G	Plan K	Plan L	Plan N
A	\$268 Female-NT	\$133 Female-NT	\$187 Female-NT	\$228 Female-NT
A	\$309 Male-NT	\$153 Male-NT	\$215 Male-NT	\$262 Male-NT

NOTE: The designation NT refers to Non-Tobacco users.

AGE	PLAN A- NS	PLAN A- S	PLAN F- NS	PLAN F- S	PLAN N- NS	PLAN N- S
65	\$116	\$126	\$135	\$149	\$101	\$112
70	\$135	\$148	\$158	\$174	\$118	\$130
75	\$161	\$176	\$188	\$207	\$141	\$156
80	\$187	\$205	\$218	\$240	\$164	\$180

NOTE: NS denotes non-smoker. S denotes smoker.

MEDICARE ADVANTAGE PLANS

Medicare Advantage plans provide health care services through their network of hospitals, skilled care facilities, doctors, home care agencies, durable medical equipment suppliers, laboratories, pharmacies, and other providers.

Q. How do I enroll in a Medicare Advantage plan?

A. To enroll in a Medicare Advantage care plan, you must:

1. Be enrolled in Medicare Parts A and B; *and*
2. Live within the area in which the plan provides services; *and*
3. Cannot be medically determined to have end-stage renal disease (ESRD). If you develop ESRD after you are a member, you may continue to be a member and receive the necessary services through the plan; *and*
4. Sign up during your initial enrollment period (three months immediately before the month your Medicare A and B became effective); during November of any year; during a special enrollment period; or if you move out of your current plan's service area into another area which has a Medicare managed care plan.

Q. What should I know about Medicare Advantage plans?

A. Anyone thinking of joining such a plan should understand:

1. You must use the plan's providers and facilities to minimize your out-of-pocket financial liability. You are not free to go to any physician, hospital, or other provider you choose, unless you choose a plan with an out-of-network benefit.
2. You must choose a primary care physician and in some cases, you must receive prior approval of your primary care physician to see a specialist, have surgery, or obtain equipment or other medical services.
3. It can take up to 30 days to enroll or disenroll.

MEDICARE ADVANTAGE PLANS

Q. Tell me about Rhode Island Medicare Advantage plans.

A. Medicare Advantage plans in Rhode Island are available to beneficiaries both over and under 65 years of age. You must continue to pay the monthly Medicare Part B premium. Medicare Advantage plans cover all services that Medicare Part A and B provide. They all offer extensive coverage for medical and surgical care, lab tests and x-rays, diagnostic tests and treatments, therapies, inpatient hospital care, skilled nursing facility care, home health care, and other medical services. In addition, they can offer extra benefits. Some plans charge a monthly premium; some do not. Plans require certain co-payments. Rates for plans do not vary according to age. A person with end stage renal disease cannot enroll into a Medicare Advantage Plan. The only exception is if they are going from a commercial plan to a Medicare Advantage Plan within the same insurance company.

NOTE: The source of premium rate quotes for Medicare Advantage plans published in this guide is the *Medicare and You Handbook 2014*. Rates are accurate as of January 1, 2014. The Medicare Advantage rates are rounded to the nearest dollar.

MEDICARE ADVANTAGE PLANS-MONTHLY PREMIUMS

NOTE: Plan designations are described as follows:

PPO: Preferred Provider Organization HMO: Health Maintenance Organization

POS: Point of Service

**AARP Medicare Complete Plans-Insured by UnitedHealthcare
1-866-231-7710**

PLAN NAME	SERVICE AREA	MONTHLY PREMIUM	OUT-OF-POCKET LIMITS	CO-PAYMENTS	DRUG COVERGAGE
AARP Medicare Complete (HMO)	All counties in Rhode Island	\$0	\$5,900	As specified in plan details	\$4-\$95 and/or 33 %. See plan for details.
AARP Medicare Complete Essential (HMO)	All counties in Rhode Island	\$0	\$5,900	As specified in plan details	Drugs not covered

AARP Medicare Complete Plans-Insured by UnitedHealthcare
1-866-231-7710

PLAN NAME	SERVICE AREA	MONTHLY PREMIUM	OUT-OF-POCKET LIMITS	CO-PAYMENTS	DRUG COVERAGE
AARP Medicare Complete Choice (Regional PPO)	New England	\$30	\$6,700/ \$10,000	As specified in plan details	\$5-\$95 and/or 33%. See plan for details.

Blue Cross Blue Shield of Rhode Island BlueChip Plans
351-BLUE (2583)
1-800-505-BLUE (2583) TTY 1-877-232-8432

PLAN NAME	SERVICE AREA	MONTHLY PREMIUM	OUT-OF-POCKET LIMITS	CO-PAYMENTS	DRUG COVERAGE
BlueCHIP for Medicare Core (HMO)	All counties in Rhode Island	\$0	\$3,950	As specified in plan details	Drugs not covered
BlueCHIP for Medicare Plus (HMO)	All counties in Rhode Island	\$171	\$2,950	As specified in plan details	\$4-\$95 and/or 33 %. See plan for details.
BlueCHIP for Medicare Preferred (HMO-POS)	All counties in Rhode Island	\$291	\$2,250	As specified in plan details	\$4-\$95 and/or 33 %. See plan for details.
BlueCHIP for Medicare Standard with Drugs (HMO)	All counties in Rhode Island	\$48	\$4,250	As specified in plan details	\$4-\$95 and/or 33 %. See plan for details.

Blue Cross Blue Shield of Rhode Island BlueCHip Plans
351-BLUE (2583)
1-800-505-BLUE (2583) TTY 1-877-232-8432

PLAN NAME	SERVICE AREA	MONTHLY PREMIUM	OUT-OF-POCKET LIMITS	CO-PAYMENTS	DRUG COVERAGE
BlueCHip for Medicare Value (HMO-POS)	All counties in Rhode Island	\$0	\$4,450	As specified in plan	\$0-\$95 and/or 30%. See plan for details.

MEDICARE PART D PRESCRIPTION DRUG PLANS

Medicare beneficiaries can purchase Medicare Prescription Drug Plans (PDPs), also known as Medicare Part D, to help them pay for prescription medications. For a monthly plan premium (in some cases), as well as specified plan deductibles, co-payments, and coverage gaps, if applicable, Part D coverage is offered for both generic and brand name medications.

Medicare beneficiaries can choose from an extensive set of plan options offered by several prescription drug insurance organizations. If you are on Original Medicare, and/or also have a Medigap insurance plan, you may enroll in any “stand-alone” (not part of a Medicare Advantage plan) Medicare Part D plan. **If you are enrolled in a Medicare Advantage plan and want Part D coverage, you must enroll in a drug plan offered your Medicare Advantage plan. You CANNOT enroll in a “stand-alone” plan.**

Assistance in paying plan premiums and other expenses (Extra Help) may be available for beneficiaries with limited incomes and resources under the Low-Income Subsidy (LIS) provision of Part D law. Annual income cannot exceed \$16,755 for a single person and \$22,695 for a married couple. Resources must not exceed \$13,070 for a single person and \$26,020 for a married couple. For more information about LIS (Extra Help), contact Social Security at 1-800-772-1213, 1-800-325-0778 (TTY), or go to www.ssa.gov.

Coverage details and costs for “stand-alone” Part D plans offered in Rhode Island are available in the *Medicare and You Handbook 2014*.

MEDICARE PART D PRESCRIPTION DRUG PLANS

For information on exploring Medicare Part D plan options, call 1-800-633-4227 (Voice), 1-877-486-2048 (TTY), or go to www.medicare.gov. For individual counseling regarding Medicare Part D plans, please make an appointment with the health insurance counselor in your area. To find the nearest SHIP counselor, call The Rhode Island Division of Elderly Affairs at 462-3000, or go to www.dea.ri.gov. The TTY number is 462-0740. You can also call THE POINT, Rhode Island's Aging and Disability Resource Center, at 462-4444. TTY users can call 462-4445.

THE RHODE ISLAND PHARMACEUTICAL ASSISTANCE TO THE ELDERLY (RIPAE) PROGRAM AND OTHER MEDICATION ASSISTANCE PROGRAMS

The Rhode Island Pharmaceutical Assistance to the Elderly (RIPAE) program pays a portion of the cost of prescriptions purchased during the deductible phase of Part D plans and offers partial reimbursement to enrollees who enter the “donut hole” of their Medicare Prescription Drug Plan (Medicare Part D). To participate in RIPAE, the applicant must provide proof that he/she is enrolled in a Medicare Part D plan, and must apply for LIS (Extra Help), if applicable.

For more information about RIPAE, call DEA at 462-3000, or go to www.dea.ri.gov. The TTY number is 462-0740.

NeedyMeds is an information clearinghouse that helps those who are unable to afford their medications or health care costs to access patient assistance programs. Call 1-978-281-6666, or go to www.needymeds.org.

Many pharmaceutical manufacturers make some of their drugs available, free of charge, to patients who have difficulty paying for them. Call Pharmaceutical Research and Manufacturers of America at 877-743-6779, or go to www.RxforRI.org. You can also contact Partnership for Prescription Assistance at 1-888-4PPA-NOW, or go to www.pparx.org

The University of Rhode Island (URI) Pharmacy Outreach Program provides educational seminars, health screens, and discussion groups on health related topics as well as medication information. Call to schedule a presentation. The URI Medication Information Line provides information on the use of prescription medications. Pharmacists can answer medication questions. For URI programs, call 1-800-215-9001.